



# Our health care plan for America: Paul Ryan

**Paul Ryan** Published 5:03 p.m. ET March 7, 2017 | Updated 1:23 p.m. ET March 8, 2017

*Do we stay with Obamacare and the unsustainable status quo, or do we repeal it and replace it with something better?*

When I took the speaker's gavel, I told my colleagues that it's no longer good enough to just say what we're against. We had to show what we're for. That's why last year we released a complete policy agenda — tracking closely with ideas from our presidential nominee, Donald Trump — to tackle all of the big challenges facing this country. The truth is, we have solutions to all of the many problems that Barack Obama left behind.

And there is no more urgent problem than Obamacare.

The collapsing law is driving up health care costs and driving out choices for American families. This year alone, premiums have gone up by double digits in 31 states. Choices have dwindled to the point that one out of every three counties in America has just one insurer to choose from.

Not too long ago, Bill Clinton called Obamacare “the craziest thing in the world.” He is on to something there.

That's why we must end this law — repealing it once and for all. But rather than going back to the way things were, we must move to a better system that embraces competition and choice and actually lowers costs for patients and taxpayers.

Introduced this week, the American Health Care Act keeps our promise to repeal and replace Obamacare. I hope you will read the bill online at [readthebill.gop](http://readthebill.gop).

Our goal is to give every American access to quality, affordable health care. For families, that means lower costs, more choices and greater control. Let me walk you through how our plan will help get us there.

For starters, our bill repeals Obamacare. We cannot rebuild the American health care system on such a flawed foundation, and that's why we eliminate Obamacare's taxes, mandates and spending.

Next, and this is important, our plan ensures there will be a stable transition. As we move from a Washington-driven system to a more vibrant market, we will make sure no one has the rug pulled out from under them. This also means we will ensure vital protections for patients with pre-existing conditions and allow young adults to stay on their parents' plan.

We will also give states more funding and flexibility to support high-risk pools and reinsurance programs. Where Obamacare was built on mandates and coercion that make coverage more expensive, our plan takes care of those in need without driving up costs for everyone else.

Next, while Obamacare just added people to a broken Medicaid system, we will strengthen Medicaid so that states have the tools they need to take care of their poor and most vulnerable populations at a lower cost. Our plan represents the most significant entitlement reform in more than 50 years.

Republicans have long said that we have to empower patients as consumers to spur competition and bring down costs. That's why we will also nearly double the amount of money you can contribute to health savings accounts to pay for out-of-pocket expenses. This will end Obamacare's limits on how you save and spend your health care dollars.

Ultimately, we need a real marketplace for health insurance. Currently, the tax code discriminates against those who don't get coverage through their employer. To level the playing field, our plan offers an advanceable, refundable tax credit to those who don't get insurance from work or a government program. Instead of mandates forcing you to buy what the government wants, you will have real choices. Available to those under a certain income level, this tax credit will be age-based and portable so that you can take it with you from job to job.

And to help more people buy the kind of plan that fits their needs, we will get rid of costly insurance mandates and regulations.

In the weeks ahead, the House will consider this plan through an open and transparent process, including legislation to allow people to purchase health care across state lines. As we do, I encourage you to read the bill so you can see the changes we are proposing.

Here is the choice we face: Do we stay with Obamacare and the unsustainable status quo, or do we repeal it and replace it with something better?

The American Health Care Act offers a better way. It keeps our promise, begins to clean up the mess Obamacare has made, and builds a better system for all Americans. Now we must deliver.

*Rep. Paul Ryan, R-Wis., is speaker of the House of Representatives.*